EXHIBIT 5

DATE 2/6/09

HB 258

Mr. Chairman and members of the committee, for the record my name is Betty Beverly and I am here as a Consumer Representative on the Insure Montana Board and as Executive Director of Montana Senior Citizens Assn. and a member of Alliance for a Healthy Montana.

I rise in support of HB 258 and thank Representative Bill McChesney for sponsoring this important bill. I know that the Legislature is looking closely at the spending of taxpayers dollars over the next two years but this is a great use of those dollars.

When the Alliance for a Healthy Montana sat down to talk about I-149 and where the dollars would go from this tobacco tax, the uninsured whether they be children, working Montanans or seniors was a priority. The dollars spent from I-149 have benefited all Montanans.

As a member of the Insure Montana Board since 2007 I have learned about how insurance works and how important it is to those who have not been able to afford it. I have been fortunate to have had insurance all my life and know the importance of being able to go to the doctor and to get prescriptions when needed.

I have seen the recipients of the Insure Montana program utilize doctors for themselves and their dependents. The Board has watched as the one year waiting period for preexisting comes around and how those now insured take advantage of a healthier life style by seeing to their medical needs.

As we have seen the waiting list continue to grow for these small business employers it is important that we consider more funding for Insure Montana. I have learned that insurance companies like to see a larger pool of people for many reasons and that the pool of insured does not go stagnant. We have seen 10 percent of the people use 90 percent of the dollars from Insure Montana. They are taking their dependents to the doctor, the dentist and they themselves are healthier and more productive workers.

This is a win win situation and I hope you will support the increase for Insure Montana.

Thank You Betty Beverly PO Box 423 Helena, MT 59624 406-459-2878